

UNITED STATES DISTRICT COURT

for the

Eastern District of Virginia

Division

Azeem Smithson

Case No.

(to be filled in by the Clerk's Office)

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

-v-

MERIDIAN FINANCIAL SERVICES, INC

Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Jury Trial: (check one) ☐ Yes ☒ No

COMPLAINT FOR A CIVIL CASE

I. The Parties to This Complaint

A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name	Azeem Smithson
Street Address	PO Box 7602
City and County	Hampton
State and Zip Code	VA
Telephone Number	2154318574
E-mail Address	azeemsmithson@yahoo.com

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Defendant No. 1

Name	MERIDIAN FINANCIAL SERVICES, INC
Job or Title <i>(if known)</i>	DEBT COLLECTOR
Street Address	1636 Hendersonville Rd, STE 135
City and County	Asheville
State and Zip Code	North Carolina 28803
Telephone Number	800-849-1236
E-mail Address <i>(if known)</i>	

Defendant No. 2

Name	
Job or Title <i>(if known)</i>	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address <i>(if known)</i>	

Defendant No. 3

Name	
Job or Title <i>(if known)</i>	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address <i>(if known)</i>	

Defendant No. 4

Name	
Job or Title <i>(if known)</i>	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address <i>(if known)</i>	

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? *(check all that apply)*



Federal question



Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

15 USC 1692b(2)
 15 USC 1692b(5)
 15 USC 1692c(a)(1)
 15 USC 1692d(1)
 15 USC 1692d(2)
 15 USC 1692d(5)

B. If the Basis for Jurisdiction Is Diversity of Citizenship

1. The Plaintiff(s)

a. If the plaintiff is an individual

The plaintiff, *(name)* Azeem Smithson, is a citizen of the
 State of *(name)* Virginia.

b. If the plaintiff is a corporation

The plaintiff, *(name)*, is incorporated
 under the laws of the State of *(name)*,
 and has its principal place of business in the State of *(name)*.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)

a. If the defendant is an individual

The defendant, *(name)*, is a citizen of
 the State of *(name)*. Or is a citizen of
(foreign nation).

b. If the defendant is a corporation

The defendant, (name) MERIDIAN FINANCIAL SERVICES, INC , is incorporated under the laws of the State of (name) NORTH CAROLINA , and has its principal place of business in the State of (name) NORTH CAROLINA .
Or is incorporated under the laws of (foreign nation) , and has its principal place of business in (name) .

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because *(explain)*:
\$13,000

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

MERIDIAN FINANCIAL SERVICES, INC violated my federally protected consumer rights, by making the phone ring, stating I owe a debt, not responding to my Affidavit of Truth, ignoring my cease and desist order and several other violations per laws found under consumer credit protection. MERIDIAN FINANCIAL SERVICES, INC broke the law and is civilly liable of up to \$1,000 per incident as stated in 15USC1692K

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

Zero out the balance on all my alleged accounts .Pay the attached invoice and compensate me for every violation labeled in the attached exhibits. Deletion from all consumer reports. Cease and desist all forms of communication with me.

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.


A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: 28 Feb 2022

Signature of Plaintiff

Printed Name of Plaintiff


Smithson, Aaron

B. For Attorneys

Date of signing:

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address

Certified Mail Number: 70210950000047132809

Date: Dec 29, 2021

Notice of Fault and Opportunity to Cure and to Contest Acceptance

Affiant:

Azeem Smithson
PO Box 7602
Hampton, VA 23666

Respondent:

MERIDIAN FINANCIAL SERVICES, INC
1636 Hendersonville Rd Ste 135
Asheville, NC 28803

Statement of Facts

On December 13, 2021, MERIDIAN FINANCIAL SERVICES, INC (Respondent) received an Affidavit of Truth via certified mail from the Azeem Smithson (Affiant) for the Respondent's attention. As of December 29, 2021 the Respondent has not responded to the above stated Affidavit.

You failed to perform after receiving these presentments from Affiant, and you failed to perform by providing the requested and necessary REBUTTAL after receiving the said Affidavit of Truth from the Affiant.

As the Respondent, you are now in fault, and you are in agreement and have stipulated to the terms of the Affiants dated presentment through your dishonor. In the event that Respondent's failure to respond to the Affidavit of Truth was an oversight, mistake, or otherwise unintentional, you have the right to cure this fault and perform according to said terms within the three (3) days from the receipt of this Notice of Fault.

Should you fail to cure your fault, Failure to cure will constitute, as an operation of law, Respondent's final admission and agreement to all statements and claims made by affiant through *tacit procuracion* pertaining to Affidavit of Truth and the whole matter shall be deemed *res judicata and stare decisis*.

"I, a man commonly known as Azeem Smithson (Affiant), on my own unlimited commercial liability, certify that I have read the above and do know that the facts contained are true, correct and complete, not misleading, the truth, the whole truth and nothing but the truth."

VIRGINIA
COUNTY OF HAMPTON
SUBSCRIBED AND SWORN TO BEFORE ME
THIS 29 DAY OF DECEMBER, 2021,
BY AZEEM SMITHSON
Tenaya Ann Cabell
NOTARY PUBLIC



TENAYA ANN CABELL
NOTARY PUBLIC 7765197
COMMONWEALTH OF VIRGINIA
MY COMMISSION EXPIRES JANUARY 31, 2022

[Handwritten signature]

Affidavit of Truth

STATE OF VIRGINIA

ss.)

COUNTY OF HAMPTON

Notice to all , that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name Smithson, Azeem and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will d/b/a Azeem Smithson and autograph as the agent, attorney in fact, so be it;

Whereas, I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

Fact, the Fair Debt Collection Practices Act is intended to secure my right to privacy and my privacy has been breached so be it, and;

Fact, I am sure the removal of my information from your website, company records, or any and all derivatives therefore, of, and/or with any affiliates will ensure my privacy rights won't be violated again due to my lack of consent and this herein un rebutted affidavit of truth being serviced to you today and therefore, standing as truth in commerce, so be it, and;

Fact, please show good faith in this matter by expediting the securing of the alleged information listed on your site in order to avoid me receiving further injury, damages, mental anguish, and losses due to me being a victim of identity theft, so be it, and;

Fact, affiant is aware and has proof in the attachment labeled as Exhibit that MERIDIAN FINANCIAL SERVICES,INC is in violation of 15 USC1692b.(2)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit that MERIDIAN FINANCIAL SERVICES,INC is in violation of 15 USC 1692b.(5)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit that MERIDIAN FINANCIAL SERVICES,INC is in violation of 15 USC1692c.(a)(1)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit that MERIDIAN FINANCIAL SERVICES,INC is in violation of 15 USC1692d.(1)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit that MERIDIAN FINANCIAL SERVICES,INC is in violation of 15 USC 1692d.(2)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit that MERIDIAN FINANCIAL SERVICES,INC is in violation of 15 USC 1692d.(5)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit that MERIDIAN FINANCIAL SERVICES, INC is in violation of 15 USC 1692j.

Thank you,


I swear to all information provided herein, I do so under the penalty of perjury that the information I so affirm to be true, correct, accurate to the best of my ability and knowledge, so be it;

I do not accept this offer to contract.

I do not consent to these proceedings.

I do require subrogation of the bond to settle the charge.

On the date of / / Smithson, Azeem, agent, d/b/a First Middle Last came before me today as a flesh and blood living being (non entity/ non debtor) under oath to the most high of creation only and provided the facts listed herein.


Azeem Smithson

Sworn to affirmed by and subscribed before me on the 10th day of Dec.,
year 2021,

Seletia Pickett Hamiel Notary Name

Seletia Pickett Hamiel Notary Signature

Notary Seal:



CEASE AND DESIST

Pursuant to USC 1692c.(c) I am notifying you in writing that I refuse to pay this alleged debt, and I am demanding that you cease all forms of communication with me through any and all mediums.

Pursuant to 15 USC 1692c.(c)(2)-


I am invoking my specified remedy as a consumer, and the original creditor I am demanding all of the following:

Zero out the balance on this account .

Pay the attached invoice and compensate me for every violation labeled in the attached exhibits.

Deletion from all consumer reports.

STATE OF Virginia
COUNTY OF Hampton
SUBSCRIBED AND SWORN TO BEFORE ME
THIS 1st DAY OF Dec., 2021
BY Azeem Smithson
Seletia Pickett Hanes
NOTARY PUBLIC


Best regards,



DEBT VALIDATION LETTER

Title: Debt Validation Letter

06 Dec 2021

Azeem Smithson

P.O. Box 7602 Hampton, VA. 23666

Be advised this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g stating your claim disputed and validation is requested.

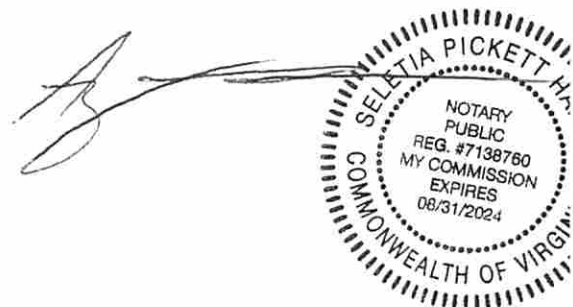
This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above-named Title and Section. I respectfully request your offices provide me with competent evidence that I have legal obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Equifax, Experian or TransUnion) this action may constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following: Violation of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act, and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file, and a copy of such deletion request shall be sent to me immediately.

STATE OF Virginia
COUNTY OF Hampton
SUBSCRIBED AND SWORN TO BEFORE ME
THIS 10th DAY OF Dec, 2021
BY Azeem Smithson
Seletha Pickett Hampton
NOTARY PUBLIC



Please attach copies of the following:

- Agreement with your client that grants MERIDIAN FINANCIAL SERVICES INC the authority to collect this alleged debt.
- Signed agreement Debtor has made with Debt Collector, or other verifiable proof Debtor has a contractual obligation to pay Debt Collector.
- Any agreement that bears the signature of Debtor, wherein agreed to pay Creditor.
- All statements while this account was open.
- Have any insurance claims been made by any creditor regarding this account?
 ___ yes
 ___ no
- Have any judgements been obtained by any creditor regarding this account?
 ___ yes
 ___ no

Please provide the name and address of the bonding agent for MERIDIAN FINANCIAL SERVICES INC, in case legal action becomes necessary:

Authorized Signature of Creditor: _____

Date: _____

You must return this completed form along with copies of all requested information, assignments or other transfer agreements, which would establish your right to collect the alleged debt within 30 days from the date of your receipt of this letter.

Your claim cannot and WILL NOT be considered if any portion of this form is not completed and returned with copies of all requested documents. This is request for validation made pursuant to the Fair Debt Collection Practices Act.

1. Name and address of alleged creditor.
2. Name on file of alleged debtor.
3. Alleged account #.
4. Address on file for alleged debtor.
5. Alleged account #.
6. Amount of alleged debt.
7. Date(this alleged debt became payable.)
8. Date of original charge or delinquency.
9. Was this debt assigned to a debt collector or purchased?

10. Amount paid if debt was purchased.

11. Commission for debt if collection efforts are successful.

Please allow 30 days for processing after I receive this information.

Meridian Financial Services, Inc.
P.O. Box 1410
Asheville, NC 28802-1410

Case 4:22-cv-00023-AWA-RJK Document 1 Filed 02/28/22 Page 13 of 39 PageID# 13

Meridian Financial Services, Inc.
1636 Hendersonville Rd Ste 135
Asheville, NC 28803
828-365-1084 (Outside USA) / 800-849-1236 (USA)
This is being sent to you by a collection agency.
N.C. Department of Insurance Permit # 101651

AZEEM SMITHSON
PO BOX 7602
HAMPTON, VA 23666-0602

Exhibit

Oct 13, 2021

Your Account With:
KING'S CREEK PLANTATION, CLUB
Client Acct. #: 15299410
Acct. #: E65912
Collector: BRIAN S CASEY
Total Due: \$582.00 U.S. Dollars

Exhibit

Exhibit

Our records indicate that you have ignored our previous demands for payment in full of your debt to KING'S CREEK PLANTATION, CLUB.

It is important that you mail in your check or money order today for the entire balance indicated below so that no further contact from this office will be necessary.

If you cannot pay in full, contact us to make arrangements.

TO MAKE A PAYMENT ONLINE, PLEASE VISIT US AT: www.pay-meridian.com

THERE WILL BE A \$25.00 SERVICE CHARGE FOR ALL CHECKS RETURNED UNPAID

Office hours: Mon - Thurs 8 AM - 9 PM ET; Fri 8 AM - 8 PM ET

Exhibit

Exhibit

This is an attempt to collect a debt.
Any information obtained will be for that purpose.

This communication is from a debt collector

PLEASE ENCLOSE THIS PORTION WITH YOUR PAYMENT

Pay by Credit Card

Name on Card: _____
Billing Address: _____
Billing City, State, Zip: _____
Card Number: _____
Expiration Date: _____
Payment Amount: \$ _____

Consumer Name: AZEEM SMITHSON
Client Name: KING'S CREEK PLANTATION, CLUB
Client Acct. #: 15299410
Total Due: \$582.00 U.S. Dollars
E65912 37 PK: 98709

Pay by Check

Please write account number on check.

Meridian Financial Services, Inc.
P.O. Box 1410
Asheville, NC 28802-1410



Exhibit

LTR ▲ 000211
Azeem Smithson
PO Box 7602
Hampton VA 23666-0602

May 11, 2021

Your Account with:
KING'S CREEK PLANTATION
CLIENT #: 132100418946
ACCT#: E31773
TELEPHONE: 1-800-849-1236
COLLECTOR: SCOTT CASEY

TOTAL DUE: \$2653.33
In U.S. Dollars

Exhibit

Exhibit

Notice - - - This account has been assigned to our agency for collections.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Office hours: Mon. - Thurs. 8 AM - 9 PM; Fri. 8 AM - 8 PM Eastern Time

THERE WILL BE A \$25.00 SERVICE CHARGE FOR ALL CHECKS RETURNED UNPAID

TO MAKE PAYMENT ONLINE, PLEASE VISIT US AT: www.pay-meridian.com

Exhibit

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

Exhibit

This communication is from a debt collector.

PLEASE ENCLOSE THIS PORTION WITH YOUR PAYMENT

E31773-100311

MERIDIAN FINANCIAL SERVICES, INC
P.O. BOX 1410
ASHEVILLE, NC 28802-1410

CLIENT#: 132100418946
ACCT#: E31773

TOTAL DUE: \$2653.33
All amounts are shown in U.S. funds.

50 [1076520402]

Pay by Credit Card

Name on Card: _____
Billing Address: _____
Billing City, State, Zip: _____
Credit Card Number: _____
Expiration Date: _____
Payment Amount: \$ _____

Pay by Check

Please write account number on check.

MERIDIAN FINANCIAL SERVICES, INC
P.O. BOX 1410
ASHEVILLE, NC 28802-1410

Virginia DRIVER LICENSE FEDERAL LIMITS APPLY

Customer Identifier
A0030590

Name
**SMITHSON
AZEEM LOUIS**

Address
**PO BOX 7602
HAMPTON, VA 23666-0602**

Sex **M** Class **D** Date of Birth **06/10/1982**

Eyes **BRO** Endorsements **NONE** Iss. Date **01/03/2019**

Height **5 FT 0 IN** Build **NONE** Exp. Date **06/20/2023**

DD 062572519



Azeem Smithson

P.O. Box 7602

Hampton, VA 23666

MERIDIAN FINANCIAL SERVICES, INC
1636 Hendersonville Rd. Suite 135
Asheville, NC 28803

BALANCE DUE

Upon Receipt

\$7,000.00

Notes

PAYMENT TO BE IN THE FORM OF A CHECK

Item Description	Quantity	Price Per	Total
15 USC 1692 VIOLATIONS	7	1000	\$7,000
Late Fee			\$70

Subtotal	\$7,070.00
Tax - 0%	\$0.00
Total	\$7,070.00

[Track Another Package](#) +

Tracking Number: 70210950000047132588

[Remove](#) X

Your item was delivered to the front desk, reception area, or mail room at 2:37 pm on December 13, 2021 in ASHEVILLE, NC 28803.

Delivered, Front Desk/Reception/Mail Room

December 13, 2021 at 2:37 pm
ASHEVILLE, NC 28803

Feedback

[Get Updates](#) v

[Text & Email Updates](#)

[Tracking History](#)

December 13, 2021, 2:37 pm

Delivered, Front Desk/Reception/Mail Room
ASHEVILLE, NC 28803

Your item was delivered to the front desk, reception area, or mail room at 2:37 pm on December 13, 2021 in ASHEVILLE, NC 28803.

December 12, 2021

In Transit to Next Facility

December 10, 2021, 6:01 pm

Departed USPS Regional Destination Facility
GREENVILLE SC DISTRIBUTION CENTER

December 10, 2021, 9:09 am

Arrived at USPS Regional Destination Facility
GREENVILLE SC DISTRIBUTION CENTER

December 8, 2021, 11:37 pm

Arrived at USPS Regional Origin Facility
RICHMOND VA DISTRIBUTION CENTER

December 8, 2021, 7:02 pm

Departed Post Office
HAMPTON, VA 23666

December 8, 2021, 2:49 pm

USPS in possession of item
HAMPTON, VA 23666

Product Information

Feedback
✓

See Less ^

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs

Your complaint

Complaint Number 211210-7759551

Step 1

What product or service is your complaint about?

PRODUCT OR SERVICE

Debt collection

TYPE

Mortgage debt

Step 2

What type of problem are you having?

ISSUE

Attempts to collect debt not owed

TYPE OF ISSUE

Debt was result of identity theft

**HAVE YOU ALREADY TRIED TO FIX
THIS PROBLEM WITH THE
COMPANY?**

Yes

Step 3

What happened?

Meridian Financial Services, INC has sent several forms via mail stating I OWE A
DEBT. ATTEMPTING TO COLLECT A DEBT they also called my phone many of

azeemsmithson@yahoo.com

YOUR DEMOGRAPHIC INFORMATION

Service details

Branch: United States Air Force

Status: Veteran

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Learn how the CFPB can help you (<https://www.consumerfinance.gov/about-us/the-bureau/>)

HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday - Friday (except federal holidays). (<https://www.opm.gov>)

12/10/21, 9:

211210-7759551

CLOSED



Submitted

We received your complaint. Thank you.

STATUSSubmitted to the
CFPB on
12/10/2021

We will review your complaint. Depending on what we find, we will typically:

- Send your complaint to the company for a response; or
- Send your complaint to another state or federal agency, or help you get in touch with your state or local consumer protection office; or
- Let you know if we need more information to continue our work.

PRODUCT

Debt collection

ISSUEAttempts to collect
debt not owed**YOUR COMPLAINT**

Meridian Financial Services, INC has sent several forms via mail stating I OWE A DEBT, ATTEMPTING TO COLLECT A DEBT, they also called my phone many of times harassing me about a debt. Meridian Financial Services, INC reported a debt to several bureaus resulting in negative marks on my credit violating my rights to privacy as a consumer.

Hide full complaint

ATTACHMENTSDec 10, Doc
1.pdf (1.1 MB)

What product or service is your complaint about?

PRODUCT OR SERVICE

Debt collection

TYPE

Mortgage debt

What type of problem are you having?

ISSUE

Attempts to collect debt not owed

**HAVE YOU ALREADY TRIED TO
FIX THIS PROBLEM WITH THE
COMPANY?**

Yes

What happened?

Meridian Financial Services, INC has sent several forms via mail stating I OWE A

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

Zero out the Balance on both accounts. Pay and compensate me for every violation Deletion from all consumer reports. Pursuant 15 USC 1692c.(c)(2)

1 attachment

View uploaded documents by clicking on the file name

Dec 10, Doc 1.pdf (1.1 MB)

What company is this complaint about?

COMPANY INFORMATION

MERIDIAN FINANCIAL SERVICES,
INC.

INVOLVEMENT

Debt Collector

ACCOUNT NUMBER

E31773

What people are involved?

YOUR CONTACT INFORMATION

Azeem Smithson



Sent to company

STATUS

Sent to company
on 12/10/2021

We've sent your complaint to the company, and we will let you know when they respond.

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.



Company still working

STATUS

Company response
is in progress as of
12/13/2021

The company has responded that it is still working on your issue

In some cases, companies need more time to respond. You should receive a final response within 60 days from the date we sent your complaint to the company.

COMPANY'S INTERIM RESPONSE

Meridian Financial Services, Inc. acknowledges receipt of this complaint. We are working to research the issue, and will respond shortly. Thank you, Sara Disher Ratliff, Compliance Manager



Company responded

STATUS

Company
responded on
12/16/2021

RESPONSE TYPE

Closed with

Company's Response

Thank you for the opportunity to respond to the concerns expressed by Mr. Smithson. Meridian Financial Services, Inc. (Meridian) originally received her accounts from our client, King's Creek Plantation, (King's Creek) on June 2, 2020, for past due maintenance fees. We received a subsequent update to the balance on May 7, 2021. All qualified debts serviced by Meridian are reported to two major credit reporting agencies - Trans-Union and Experian - on a monthly basis. A qualified debt is defined as either an outstanding loan debt,

ATTACHMENTS

Smithson -
Maintenance
History.pdf
(297.2 KB)

Smithson
docs.pdf (794.9
KB)

FEEDBACK DUE

2/14/2022



Closed

The CFPB has closed your complaint.



ADDITIONAL TOOLS AND RESOURCES

Debt Collection (<https://www.consumerfinance.gov/consumer-tools/debt-collection/>)

Privacy Act Statement

OMB #3170-0011

Note on user experience

Have a question? ¿Preguntas?

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday through Friday

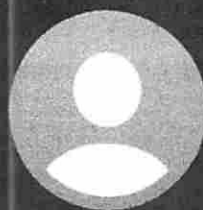
(except federal holidays). (<https://www.opm.gov/policy-data-oversight/pay-leave/federal-holidays/#url=Overview>)

More than 180 languages available.



An official website of the United States Government

< Voicemail



+1 (828) 365-1084

Candler, NC


message


call


video


mail


pay

March 25, 2021

12:08 PM Missed Call

Share Contact

Create New Contact

Add to Existing Contact

Add to Emergency Contacts

Share My Location

Block this Caller


Favorites

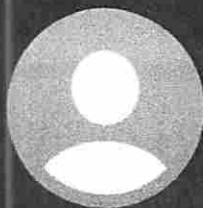

Recents


Contacts


Keypad


Voicemail

< Voicemail



+1 (828) 365-1084

Candler, NC



message



call



video



App Store



pay

February 22, 2021

8:38 PM Missed Call

Share Contact

Create New Contact

Add to Existing Contact

Add to Emergency Contacts

Share My Location

Block this Caller



Favorites



Recents



Contacts

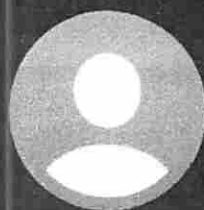


Keypad



Voicemail

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February 22, 2021

8:38 PM Missed Call

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Create New Contact

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Favorites



Recents



Contacts

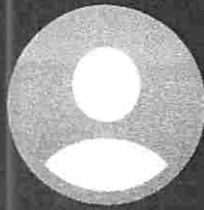


Keypad



Voicemail

< Voicemail



+1 (828) 365-1084

Candler, NC


message


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December 10, 2020

1:33 PM Missed Call

Share Contact

Create New Contact

Add to Existing Contact

Add to Emergency Contacts

Share My Location

Block this Caller


Favorites


Recents


Contacts


Keypad


Voicemail

< Voicemail



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Candler, NC



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video



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June 16, 2020

9:52 AM Missed Call

Share Contact

Create New Contact

Add to Existing Contact

Add to Emergency Contacts

Share My Location

Block this Caller



Favorites



Recents



Contacts



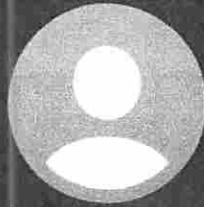
Keypad



Voicemail

1

< Voicemail



+1 (828) 365-1084

Candler, NC



message



call



video



mail



pay

June 8, 2020

8:37 AM Missed Call

Share Contact

Create New Contact

Add to Existing Contact

Add to Emergency Contacts

Share My Location

Block this Caller



Favorites



Recents



Contacts



Keypad



Voicemail

SENDER: COMPLETE THIS SECTION

■ Complete items 1, 2, and 3.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Meridian Financial Services Inc
 1636 Hendersonville Rd Ste 135
 Asheville, NC 28803

9590 9402 7064 1225 2012 60

7021 0950 0000 4713 2571

PS Form 3811, July 2020 PSN 7530-02-000-9053

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)

A. Signature
☒ *[Signature]*

B. Received by (Printed Name)
☐ *[Signature]*

D. Is delivery address different from item 1? If YES, enter delivery address below:

SENDER: COMPLETE THIS SECTION

■ Complete items 1, 2, and 3.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Meridian Financial Services, Inc
 1636 Hendersonville Rd Ste 135
 Asheville, NC 28803

9590 9402 7064 1225 2012 77

7021 0950 0000 4713 2809

PS Form 3811, July 2020 PSN 7530-02-000-9053

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)

A. Signature
☒ *[Signature]*

B. Received by (Printed Name)
☐ *[Signature]*

D. Is delivery address different from item 1? If YES, enter delivery address below:

SENDER: COMPLETE THIS SECTION

■ Complete items 1, 2, and 3.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Meridian Financial Services Inc
 1636 Hendersonville Rd Ste 135
 Asheville, NC 28803

9590 9402 7064 1225 2012 53

7021 0950 0000 4713 2588

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature
☒ *[Signature]* ☐ Agent ☐ Addressee

B. Received by (Printed Name) **C. Date of Delivery**

D. Is delivery address different from item 1? If YES, enter delivery address below: ☐ Yes ☐ No

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☐ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Insured Mail Restricted Delivery (over \$500)

☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

Affidavit of Truth

STATE OF VIRGINIA

ss.)

COUNTY OF HAMPTON

Notice to all, that I am, the consumer in fact, natural person, original creditor, lender, executor, administrator, holder in due course for any and all derivatives thereof for the surname/given name Smithson, Azeem and I have been appointed and accept being the executor both public and private for all matters proceeding, and I hereby claim that I will d/b/a Azeem Smithson and autograph as the agent, attorney in fact, so be it;

Whereas, I of age, of majority, give this herein notice to all, I make solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, now present:

Fact, the Fair Debt Collection Practices Act is intended to secure my right to privacy and my privacy has been breached so be it, and;

Fact, I am sure the removal of my information from your website, company records, or any and all derivatives therefore, of, and/or with any affiliates will ensure my privacy rights won't be violated again due to my lack of consent and this herein un rebutted affidavit of truth being serviced to you today and therefore, standing as truth in commerce, so be it, and;

Fact, please show good faith in this matter by expediting the securing of the alleged information listed on your site in order to avoid me receiving further injury, damages, mental anguish, and losses due to me being a victim of identity theft, so be it, and;

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A that MERIDIAN FINANCIAL SERVICES INC. is in violation of 1692b.(2)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A that MERIDIAN FINANCIAL SERVICES INC. is in violation of 1692b.(5)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A that MERIDIAN FINANCIAL SERVICES INC. is in violation of 1692c.(a)(1)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A that MERIDIAN FINANCIAL SERVICES INC. is in violation of 1692d.(2)

Fact, affiant is aware and has proof in the attachment labeled as Exhibit A that MERIDIAN FINANCIAL SERVICES INC. is in violation of 1692d.(5)

Thank you,


I swear to all information provided herein, I do so under the penalty of perjury that the information I so affirm to be true, correct, accurate to the best of my ability and knowledge, so be it;

I do not accept this offer to contract.

I do not consent to these proceedings.

I do require subrogation of the bond to settle the charge.

On the date of / / Smithson, Azeem, agent, d/b/a First Middle Last came before me today as a flesh and blood living being (non entity/ non debtor) under oath to the most high of creation only and provided the facts listed herein.


Azeem Smithson

Sworn to affirmed by and subscribed before me on the 8 day of July,
year 2020,

Régina Marie Richardson Notary Name

Régina Marie Richardson Notary Signature

Notary Seal:



Com
exp
09/30/2021

AZEEM SMITHSON

Meridian Financial Services, INC

PO Box 1410

Asheville, NC 28802

BALANCE DUE

Upon Receipt

\$5,000.00

Notes

PAYMENT TO BE IN THE FORM OF A CHECK

Item Description	Quantity	Price Per	Total
15 USC 1692 VIOLATIONS	6	1000	5000

Subtotal \$0.00

Tax - 0% \$0.00

TOTAL \$5,000.00

Jun 4, 2020

LTR ▲ 000352
Azeem Smithson
PO Box 7602
Hampton VA 23666-0602

Violation

Your Account with:
KING'S CREEK PLANTATION
CLIENT #: 132100418946
ACCT#: E31773
TELEPHONE: 800-849-1236
COLLECTOR: CRAIG BELEC

TOTAL DUE: \$1300.00
In U.S. Dollars

Violation

Notice - - - This account has been assigned to our agency for collections. *****Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Office hours: Mon. - Thurs. 8 AM - 9 PM; Fri. 8 AM - 8 PM Eastern Time

THERE WILL BE A \$25.00 SERVICE CHARGE FOR ALL CHECKS RETURNED UNPAID

TO MAKE PAYMENT ONLINE, PLEASE VISIT US AT: www.pay-meridian.com

Violation

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

This communication is from a debt collector.

PLEASE ENCLOSE THIS PORTION WITH YOUR PAYMENT

E31773-100311

MERIDIAN FINANCIAL SERVICES, INC
P.O. BOX 1410
ASHEVILLE, NC 28802-1410

CLIENT#: 132100418946
ACCT#: E31773

TOTAL DUE: \$1300.00
All amounts are shown in U.S. funds.

Pay by Credit Card

Name on Card: _____
Billing Address: _____
Billing City, State, Zip: _____
Credit Card Number: _____
Expiration Date: _____
Payment Amount: \$ _____

Pay by Check

Please write account number on check.

MERIDIAN FINANCIAL SERVICES, INC
P.O. BOX 1410
ASHEVILLE, NC 28802-1410

Virginia DRIVER LICENSE VA-USA **FEDERAL LIMITS APPLY**

Customer/Holder
A60350590

Name
SMITHSON
AZEEM, LOUIS

Address
PO BOX 7602
HAMPTON, VA 23666-0602

Sex **M** **Class** **D**

DOB **06/20/1982** **Endorsements** **NONE**

Height **5 FT 8 IN** **Build** **NONE**

DD **0825730-0**

Exp **06/20/2023**

DOB **06/20/1982** **Exp** **01/02/2019**

DOB **06/20/1982** **Exp** **06/20/2023**

MERIDIAN FINANCIAL SERVICES, INC.
1636 Hendersonville Rd Ste 135
Asheville, NC 28803
828-365-1084 (Outside USA) / 800-849-1236 (USA)
N.C. Department of Insurance Permit #101651
This is being sent to you by a collection agency

Jul 6, 2020

LTR ▲ 000378
Azeem Smithson
PO Box 7602
Hampton VA 23666-0602

Violation

Your Account with:
KING'S CREEK PLANTATION
CLIENT #: 132100418946
ACCT#: E31773
TELEPHONE: 800-849-1236
COLLECTOR: CRAIG BELEC

TOTAL DUE: \$1300.00
In U.S. Dollars

Violation

Your delay in payment caused you to be placed with our agency for collections.

Violation

Keep in mind that we may be authorized by our client to report your account to a credit reporting agency. If this is so, we will report your account approximately 45 days from date of placement. This allows us to address all disputed accounts in accordance with your 30-day validation notice which was previously sent by our office. We ask that you contact us before the 45 day period expires to verify our credit reporting process.

Violation

Office hours: Mon. - Thurs. 8 AM - 9 PM; Fri. 8 AM - 8 PM Eastern Time

THERE WILL BE A \$25.00 SERVICE CHARGE FOR ALL CHECKS RETURNED UNPAID

TO MAKE PAYMENT ONLINE, PLEASE VISIT US AT: www.pay-meridian.com

Violation

This is an attempt to collect a debt.
Any information obtained will be used for that purpose.

This communication is from a debt collector.

PLEASE ENCLOSE THIS PORTION WITH YOUR PAYMENT

E31773-100311

MERIDIAN FINANCIAL SERVICES, INC
P.O. BOX 1410
ASHEVILLE, NC 28802-1410

CLIENT#: 132100418946
ACCT#: E31773

TOTAL DUE: \$1300.00

All amounts are shown in U.S. funds.

Pay by Credit Card

Name on Card: _____
Billing Address: _____
Billing City, State, Zip: _____
Credit Card Number: _____
Expiration Date: _____
Payment Amount: \$ _____

Pay by Check

Please write account number on check.

MERIDIAN FINANCIAL SERVICES, INC
P.O. BOX 1410
ASHEVILLE, NC 28802-1410

56

***** PLEASE WRITE ACCOUNT NUMBER ON CHECK *****

Track Another Package +

Tracking Number: 70200090000149381301

Remove X

Your item was picked up at the post office at 12:22 pm on July 13, 2020 in ASHEVILLE, NC 28801.

USPS Tracking Plus® Available ✓

✓ **Delivered, Individual Picked Up at Post Office**

July 13, 2020 at 12:22 pm
ASHEVILLE, NC 28801

Feedback

Get Updates ✓

Text & Email Updates



Tracking History



USPS Tracking Plus®



Product Information



See Less ^

Can't find what you're looking for?